

IN RE:

JONATHAN M. PHELAN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-10526 CMB

Chapter 13

Document No.: 98

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 18th day of October, 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


U.S. BANKRUPTCY JUDGE nms

In re:
Jonathan M. Phelan
Debtor

Case No. 17-10526-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Oct 19, 2022

Form ID: pdf900

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2022:

Recip ID	Recipient Name and Address
db	+ Jonathan M. Phelan, 10407 Hemingway Court, Las Vegas, NV 89149-1210
14687306	Court of Common Pleas of Mercer County, Mercer County Courthouse, North Diamond Street, Mercer, PA 16137
14687307	+ Infirmary Federal Credit Union f/k/a Narfe, 6462 Little River Turnpike, Alexandria, VA 22312-1411
14521278	++ NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337 address filed with court:, Northwest Savings Bank, 100 Liberty St, Warren, PA 16365
14521277	+ Northwest Savings Bank, 100 Liberty St, PO Box 788, Warren, PA 16365-0788
14687308	+ Silverman Theologou, LLP, Douglas Blecki, 11200 Rockville Pike, Suite 520, Rockville, MD 20852-7105

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 19 2022 23:57:15	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/PDF: resurgentbknofications@resurgent.com	Oct 19 2022 23:57:09	SOFI LENDING CORP c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: bncmail@w-legal.com	Oct 19 2022 23:51:00	USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
14641123	Email/Text: ally@ebn.phinsolutions.com	Oct 19 2022 23:50:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14521272	Email/Text: ally@ebn.phinsolutions.com	Oct 19 2022 23:50:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14521273	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 19 2022 23:50:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14685539	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 19 2022 23:51:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14521276	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 19 2022 23:51:00	Freedom Mortgage Corporation, 907 Pleasant Valley Avenue, Suite 3, Mount Laurel, NJ 08054-1210
14521274	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 19 2022 23:57:14	Chase/Bank One Card Services, PO Box 15298, Wilmington, DE 19850
14521279	Email/PDF: resurgentbknofications@resurgent.com	Oct 19 2022 23:57:16	SoFi Lending Corp, c/o Resurgent Capital Services, PO Box 10587, Greenville SC 29603-0587
14521280	+ Email/Text: bkelectronicnotices@usaa.com	Oct 19 2022 23:50:00	USAA Credit Cards, 10750 McDermott Fwy, San

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Page 2 of 3

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14652889	+ Email/Text: RASEBN@raslg.com	Oct 19 2022 23:51:00	Antonio, TX 78288-1600 USAA Federal Savings Bank, Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14521281	Email/Text: bkelectronicnotices@usaa.com	Oct 19 2022 23:50:00	USAA Federal Savings Bank, PO Box 47504, San Antonio, TX 78265
14707819	+ Email/Text: RASEBN@raslg.com	Oct 19 2022 23:51:00	USAA SAVINGS BANK, Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14521275	##+	Deana Phelan, 492 N Liberty Road, Grove City, PA 16127-3834

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Jonathan M. Phelan bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Charles Griffin Wohlrab	on behalf of Creditor USAA Federal Savings Bank cwohrlab@raslg.com
Lois M. Vitti	on behalf of Creditor Freedom Mortgage Corporation nicole@vittilaw.com loismvitti@vittilaw.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

District/off: 0315-1

User: auto

Page 3 of 3

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Thomas Song

on behalf of Creditor Freedom Mortgage Corporation thomas.song@phelanhallinan.com

TOTAL: 8